

Information to identify the case:

Debtor 1	Johnny Sanchez	Social Security number or ITIN	xxx-xx-5696
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court	District of New Jersey		
Case number:	17-25840-VFP		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Johnny Sanchez

3/11/22

By the court: Vincent F. Papalia
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Johnny Sanchez
Debtor

Case No. 17-25840-VFP
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: Mar 11, 2022

User: admin
Form ID: 318

Page 1 of 3
Total Noticed: 33

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 13, 2022:

Recip ID	Recipient Name and Address
db	+ Johnny Sanchez, 629 Meadow Street, Roselle, NJ 07203-1513
516983676	Bergen County Probation, Child Support Enforcement, 133 River Street, Hackensack, NJ 07601-7196
516983695	+ State of New Jersey, Division of Taxation, 50 Barrack Street, P.O. Box 269, Trenton, NJ 08602-0269

TOTAL: 3

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Mar 11 2022 20:14:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreregion03.ne.ecf@usdoj.gov	Mar 11 2022 20:14:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ EDI: AISACG.COM	Mar 12 2022 01:08:00	AIS Portfolio Services, LP, Attn: Ally Capital Department, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	EDI: ATLASACQU	Mar 12 2022 01:08:00	ATLAS ACQUISITIONS LLC, 492C Cedar Lane, Ste. 442, Teaneck, NJ 07666
517112640	EDI: ATLASACQU	Mar 12 2022 01:08:00	Atlas Acquisitions LLC, 294 Union St., Hackensack, NJ 07601
519453397	+ EDI: AISACG.COM	Mar 12 2022 01:08:00	Ally Capital, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
516983677	+ EDI: BANKAMER.COM	Mar 12 2022 01:08:00	Bk Of Amer, Po Box 982238, El Paso, TX 79998-2238
516983678	+ Email/Text: bankruptcy@nationalcreditsystems.com	Mar 11 2022 20:13:00	Branch Brook Gardens, c/o National Credit Systems, PO Box 312125, Atlanta, GA 31131-2125
516983680	EDI: CAPITALONE.COM	Mar 12 2022 01:08:00	Capital One, 15000 Capital One Dr, Richmond, VA 23238
516983679	+ EDI: CAPITALONE.COM	Mar 12 2022 01:08:00	Capital One, Attn: Bankruptcy, Po Box 30253, Salt Lake City, UT 84130-0253
517110456	EDI: CAPITALONE.COM	Mar 12 2022 01:08:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
516983681	+ EDI: BLUESTEM	Mar 12 2022 01:08:00	Fingerhut, 6250 Ridgewood Rd, St Cloud, MN 56303-0820
516983682	+ EDI: BLUESTEM	Mar 12 2022 01:08:00	Fingerhut, 6250 Ridgewood Road, Saint Cloud, MN 56303-0820
516983683	EDI: AMINFOFP.COM	Mar 12 2022 01:08:00	First Premier Bank, 601 S Minneaplois Ave, Dious

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			FDalls, SD 57104
516983685	+ EDI: AMINFOFP.COM	Mar 12 2022 01:08:00	First Premier Bank, 601 S Minnesota Ave, Sioux Falls, SD 57104-4868
516983687	EDI: IRS.COM	Mar 12 2022 01:08:00	Internal Revenue Service, P.O. Box 21126, Philadelphia, PA 19114-0326
517188301	Email/PDF: resurgentbknotifications@resurgent.com	Mar 11 2022 20:20:41	LVNV Funding, LLC its successors and assigns as, assignee of Arrow Financial Services., LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
516983688	+ EDI: MID8.COM	Mar 12 2022 01:08:00	Midland Credit Management, 8875 Aero Drive, Ste. 200, San Diego, CA 92123-2255
516983689	EDI: MID8.COM	Mar 12 2022 01:08:00	Midland Credit Management LLC, PO Box 60578, Los Angeles, CA 90060-0578
516983690	+ EDI: MID8.COM	Mar 12 2022 01:08:00	Midland Credit Management LLC, PO Box 2011, Warren, MI 48090-2011
516983691	+ EDI: MID8.COM	Mar 12 2022 01:08:00	Midland Funding, 8875 Aero Dr, San Diego, CA 92123-2255
516983693	Email/Text: bankruptcypgl@plaingreenloans.com	Mar 11 2022 20:14:00	Plain Green Loans, 93 Mack Road Suite 600, Box Elder, MT 59521
516983692	+ Email/Text: bankruptcypgl@plaingreenloans.com	Mar 11 2022 20:14:00	Plain Green Loans, 93 Mack Rd Ste 600, Po Box 270, Box Elder, MT 59521-0270
516983694	+ EDI: JEFFERSONCAP.COM	Mar 12 2022 01:08:00	Premier Bank, c/o Jefferson Capital Systems, PO Box 7999, Saint Cloud, MN 56302-7999
517142330	+ EDI: JEFFERSONCAP.COM	Mar 12 2022 01:08:00	Premier Bankcard, Llc, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
516983696	+ EDI: RMSC.COM	Mar 12 2022 01:08:00	Synchrony Bank/ JC Penneys, Attn: Bankruptcy, Po Box 956060, Orlando, FL 32896-0001
516983697	+ EDI: RMSC.COM	Mar 12 2022 01:08:00	Synchrony Bank/ JC Penneys, Po Box 965007, Orlando, FL 32896-5007
516983700	EDI: TFSR.COM	Mar 12 2022 01:08:00	Toyota Motor Credit Co, 4 Gatehall Dr Ste 350, Parsippany, NJ 07054
516983698	EDI: TFSR.COM	Mar 12 2022 01:08:00	Toyota Motor Credit Co, Toyota Financial Services, Po Box 8026, Cedar Rapids, IA 52408
517130621	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com	Mar 11 2022 20:14:00	Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013

TOTAL: 30

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
517221612	*P++	ATLAS ACQUISITIONS LCC, 492C CEDAR LANE SUITE 442, TEANECK NJ 07666-1713, address filed with court:, Atlas Acquisitions LLC, 294 Union St., Hackensack, NJ 07601
516983684	*	First Premier Bank, 601 S Minneaplois Ave, Diou FDalls, SD 57104
516983686	*+	First Premier Bank, 601 S Minnesota Ave, Sioux Falls, SD 57104-4868
516983701	*P++	TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026, address filed with court:, Toyota Motor Credit Co, 4 Gatehall Dr Ste 350, Parsippany, NJ 07054
516983699	*P++	TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026, address filed with court:, Toyota Motor Credit Co, Toyota Financial Services, Po Box 8026, Cedar Rapids, IA 52408

TOTAL: 0 Undeliverable, 5 Duplicate, 0 Out of date forwarding address

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NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 13, 2022

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 11, 2022 at the address(es) listed below:

Name	Email Address
David G. Beslow	on behalf of Debtor Johnny Sanchez yrodriguez@goldmanlaw.org yrodriguez.knight29@gmail.com;ecf-control@goldman-beslow.com;beslow.davidr64764@notify.bestcase.com;cfinnerty@goldmanlaw.org;r64764@notify.bestcase.com;GoldmanBeslowLLC@jubileebk.net
Denise E. Carlon	on behalf of Creditor Toyota Motor Credit Corporation dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Jeffrey Thomas Testa	jtesta@mccarter.com J118@ecfcbis.com,lrestivo@mccarter.com,agreen@mccarter.com
Mark Goldman	on behalf of Debtor Johnny Sanchez yrodriguez@goldmanlaw.org yrodriguez.knight29@gmail.com;ecf-control@goldman-beslow.com;r64764@notify.bestcase.com;cfinnerty@goldmanlaw.org;GoldmanBeslowLLC@jubileebk.net
Rebecca Ann Solarz	on behalf of Creditor Toyota Motor Credit Corporation rsolarz@kmlawgroup.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

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